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HAPPINESS IS 4-H

By Frank H. Sweet
Extension Agent

The Appomattox 4-H TEEN LEADER CLUB was finally defeated on WDBJ's Klassroom Kwiz this past Monday night. This year's team consisting of Cheryl Walton, Phillip Jacobs, and Lisa Moore won six consecutive games before losing. The team members deserve a lot of credit for their excellent performance.

• • •

The 4-H Interstate Exchange Trip to Adams County, Nebraska was a great experience for all involved. The eleven 4-H'ers who took part will be available to present programs to various groups by early fall. Please let us know if your group would like such a program.

Future interstate exchange programs have not been planned at this time. Interest expressed by 4-H families will be the determining factor if future exchanges are conducted.

• • •

The 1979 Five County Fair Catalog should be available by early next week. Stop by the Extension Office if you'd like one.

• • •

Two community clubs have plans for an educational exhibit at the Five County Fair. They are Evergreen and 4-H Achievers Club. We hope other clubs are working on plans for an exhibit.

• • •

One hundred and forty Appomattox 4-H'ers are attending Holiday Lake 4-H Camp this week. The group will arrive at the Primary School by 2:30 p.m. tomorrow afternoon (Friday). Please try to pick your tired 4-H Campr up by 3:30 p.m. if possible.

Young Hearts Club Meeting

The Young Hearts Club met on July 26th at the Rocks Picnic Grounds with 37 members and 9 visitors present. The meeting was opened by the President and the usual reports given. Helen reported that two members were in the hospital. She also reported on the bus trip planned to Mount Vernon of Arlington, this will cost $13.75 each plus admission to Mt. Vernon $3.00 or $2.50 depending on age. This is planned for September 27th.

The meeting closed with prayer by Thomas Richardson. Afterwards we joined in singing and Bob Coffey played. The members joined hands and repeated the 23rd Psalm.

A delicious picnic lunch and fellowship hour was enjoyed by all.

The August meeting will be a covered dish luncheon at Bob Coffey's cabin on August 23rd.

DID YOU KNOW?

. . . that the Baltimore Orioles swept the Los Angeles Dodgers in four straight games in the 1966 World Series, despite a mediocre .200 team batting average, lowest ever for the winner of a four-game series?

. . . that the Orioles held the defending champs scoreless over the last three games?

. . . that The Gillette Company is giving baseball fans and other consumers the opportunity to score in the Gillette World Series Baseball Game and win 1980 cars, cash and other prizes?

. . . that consumers can participate in the World Series Baseball Game by bringing the game piece from early fall issues of national magazines to a participating store where a Gillette World Series display, sporting a baseball-shaped "unscrambler," reveals which prize they may have won. First prize is a 1980 Chrysler New Yorker car plus $10,000.

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Homeowners Default In Payments May Be Targets of Land Speculators

Homeowners throught the State, as well as across the Country, who are in default of their home loans are targets of the unscrupulous land speculator. A scheme bilking homeowners who have fallen behind on mortgage payments has set off a "ConsumerAlert" from the U.S. Department of Housing and Urban Development.

Homeowners who have received default notices, unaware of equity available to them because inflation has dramatically increased the value of their houses, are approached by the unscrupulous speculators with seemingly sympathetic offers and promises of help. The consumer may receive unsolicity calls, callers, and letters with offers to protect their credit and promises to take care of their problem. Homeowners' fears of losing their homes, their ignorance of the true market value of the paroperty, and their lack of knowledge about the options and assistance available to them results in increasing numbers of victims to the "home equity rip off scheme." In the end the land speculator ends up with title to the property.

Southern California has reported several cases of rip off scheme, but Virginia and other states are also prime targets, as inflation has affected the cost of housing. Geno Baroni, Assistant Secretary of HUD's Office of Neighborhood Voluntary Associations, and Consumer Protection (NVACP), says, "Consumer education is the principal defense against consumer fraud.

Consumers can take a number of steps to protect their investments. Those homeowners with government insured mortgage loans (HUD/FHA or VA) receiving a default notice should contact their lender. In FHA cases where the default is due to temporary and emergency situation such as loss of job or illness, it is possible to have the lender assign the mortgage to the government and a new payment plan arranged; or, they should seek help from a professional housing counseling agency.

The Richmond Area Office of HUD funds 10 local professional counseling agencies State-wide. While HUD funds can only be used for counseling services for persons with HUD/FH-related housing, these agencies also receive funds from other sources and use those funds for counseling other clients. A community group known to the homeowner may be of help or in a position to direct the individual to such an agency.

Information on HUD-funded counseling agencies in Virginia is attached. Additional information can be obtained by calling the Neighborhood and Consumer Affairs Representatives Rosemarye Hobson and Arthur Wilkerson in the Richmond Area Office at (804) 782-2288.

MAGNETIC SIGNS
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Off To 4-H Camp

The week for Appomattox 4-H'ers to go to camp finally arrived. Approximately 140 junior 4-H members are representing the county. We are camping with Nottoway County and Frank Sweet is the Camp Director.

Seventeen Teen Leaders and Adult Leaders, Mrs. Betty Bryan, Mrs. Janet Morgan, Mrs. Anne Robinson, Miss Pam White and Mike Hancock are also at camp helping to make this an unforgettable week for the junior members. Teen Leaders work with four Indian Tribes which the 4-H'ers are part of during the week. The Apache, Mohawk, Navaho, and Shawnee will compete in various athletic events and fun competitions like commercial skits.

The 4-H'ers participate each morning in four classes which they have selected. These range from swimming, horsemanship, archery, arts and crafts and first aid to macrame, outdoor cookery, disco dancing, rocketry, and drama. There is definitely something for everyone!

We went to Holiday Lake 4-H Educational Center Monday morning and will return at 2:30 p.m. Friday.

Agriculture Cookbooks Available From Your Congressman

Fifth District Congressman Dan Daniel has available copies of the revised Department of Agriculture cookbook, entitled **Money-Saving Main Dishes.**

The 46-page booklet offers a wide variety of new recipes and food tips that have been popular throughout the country.

Copies of the booklet may be obtained free of charge by contacting the Congressman's district office, at 315 Post Office Building, Danville, Virginia 24541. The telephone number is 792-1280.

To keep grass from growing between bricks in a walk, sprinkle the spaces with salt.

MT. AIRY

"Praise ye the Lord. Blessed is the man that feareth the Lord."

The homecoming service at Mt. Airy was called to order by the pastor, Rev. Pryor. Opening hymn, "Leaning on the Everlasting Arms;" Prayer by Deacon Kernel Austin: Hymn, "Higher Ground."; Scripture, Rev. H. W. Pryor; Text: Joshua 3; Subject, "On a Mission for My God: Hymn, "Welcome Home". Rev. Pryor preached a beautiful sermon that was enjoyed by all. Offering was by Deacon Hudson, Deacon Austin, Decon Mosley, Deacon Hemming, Deacon Ferguson. The offering was very good. Mrs. Lavaina Waller and family are visiting in the home of her mother, Mrs. Hulder Johnson.

Mrs. Yuonne Bumper and son are visiting in the home of her parents, Mr. and Mrs. Al W. Johnson.

A prayer for the sick and shut-in everywhere.

The dinner was served by the Ladies of the Church.

We were happy to see Mrs. Charlie Pennix at church. She has been on the sick list. We offer a prayer for her, thanking God she was able to come to church. A prayer also for Mrs. Rebecca Berry.

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